

In re:
Amanda K. Joas
Debtor

Case No. 19-14896-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 15, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db	+ Amanda K. Joas, 326 Pennsylvania Avenue, Bangor, PA 18013-1927
14368181	Allied Chiropractic Center, 1651 Northampton Street, Whitehall, PA 18052
14368182	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
14673246	+ Bangor Borough Authority, c/o JAMES RANDOLPH WOOD, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100 King of Prussia, PA 19406-2726
14673203	+ Bangor Borough Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14368185	+ Berkheimer Tax Administration, 50 North Seventh Street, Bangor, PA 18013-1795
14381682	+ Berkheimer, Agent for Bangor Borough, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14368186	+ Bethlehem Parking Authority, 85 W North Street, Bethlehem, PA 18018-3920
14368187	+ Borough of Bangor, 197 Pennsylvania Avenue, Bangor, PA 18013-1922
14368195	Creditech, PO Box 20330, Lehigh Valley, PA 18002-0330
14368196	+ Creditech, PO Box 99, Bangor, PA 18013-0099
14368218	++ FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750, MUKWONAGO WI 53149-0750 address filed with court:, SST, PO Box 3999, Saint Joseph, MO 64503-0999
14368200	+ Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14383028	+ PENNSYLVANIA HOUSING FINANCE AGENCY, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 16 2024 03:37:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 16 2024 03:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14368183	Email/Text: bankruptcies@arsigroup.com	Oct 16 2024 03:37:00	ARSI, Corp Headquarters, 555 St Charles Dr Ste 100, Thousand Oaks, CA 91360
14368184	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 16 2024 03:37:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
14368193	Email/Text: correspondence@credit-control.com	Oct 16 2024 03:37:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631
14368188	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 16 2024 03:45:13	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14368189	Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 16 2024 03:45:27	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14370376	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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		Oct 16 2024 03:45:27	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14381599	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 16 2024 03:45:15	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14371835	+ Email/PDF: ebn_ais@aisinfo.com	Oct 16 2024 03:45:22	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14394906	Email/PDF: bncnotices@becket-lee.com	Oct 16 2024 03:45:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14368191	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenity Bank, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043
14368190	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenity Bank, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14368192	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
14368194	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2024 03:45:15	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14368197	Email/Text: srsbankruptcy@statesrecovery.com	Oct 16 2024 03:37:00	Credo, c/o States Recovery Systems, 2491 Sunrise Blvd, Rancho Cordova, CA 95670-4344
14368198	Email/Text: mrdiscen@discover.com	Oct 16 2024 03:36:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14368207	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 16 2024 03:45:23	Macys Recovery, 9111 Duke Blvd, Mason, OH 45040
14402250	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2024 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14371090	Email/Text: mrdiscen@discover.com	Oct 16 2024 03:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14386062	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 16 2024 03:37:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14368201	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 16 2024 03:45:13	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14368202	+ Email/Text: cs.bankruptcy@jmcbiz.com	Oct 16 2024 03:37:00	Joseph Mann & Creed, Media Collections, 8948 Canyon Falls Blvd Ste 200, Twinsburg, OH 44087-1900
14368203	Email/Text: PBNCNotifications@peritussservices.com	Oct 16 2024 03:36:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14368205	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 03:45:14	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14368206	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 03:45:14	LVNV Funding, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
14373621	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 03:45:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14368204	+ Email/Text: Documentfiling@lciinc.com	Oct 16 2024 03:36:00	Lending Club Corp, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14401936	+ Email/Text: Documentfiling@lciinc.com	Oct 16 2024 03:36:00	LendingClub Corporation, 595 Market Street, Suite 200, Attn: Bankruptcy, San Francisco, CA 94105-2802
14375816	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2024 03:45:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14368208	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 16 2024 03:36:00	Mercury Card/FB&T, 700 22nd Avenue So,

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			Brookings, SD 57006-2822
14368209	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2024 03:45:20	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
14368210	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2024 03:37:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14394911	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2024 03:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14382856	^ MEBN	Oct 16 2024 03:25:36	PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14368213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2024 03:45:24	Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541-1067
14389978	+ Email/Text: blegal@phfa.org	Oct 16 2024 03:37:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14368212	+ Email/Text: blegal@phfa.org	Oct 16 2024 03:37:00	Pennsylvania Housing Finance Agency, 2101 North Front Street, Harrisburg, PA 17110-1086
14385212	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 16 2024 03:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14368214	^ MEBN	Oct 16 2024 03:25:32	Professional Placement Svcs, PO Box 612, Milwaukee, WI 53201-0612
14368215	+ Email/Text: ngisupport@radiusgs.com	Oct 16 2024 03:36:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
14368217	+ Email/Text: ngisupport@radiusgs.com	Oct 16 2024 03:36:00	Radius Global Solutions, PO Box 390900, Minneapolis, MN 55439-0990
14368216	+ Email/Text: ngisupport@radiusgs.com	Oct 16 2024 03:36:00	Radius Global Solutions, 7831 Glenroy Rd Ste 250-A, Minneapolis, MN 55439-3117
14387867	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 16 2024 03:45:16	SST as servicing agent for BorrowersFirst Inc, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
14368219	^ MEBN	Oct 16 2024 03:25:52	St Luke's University Health Network, 801 Ostrum St, Bethlehem, PA 18015-1000
14368220	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:24	Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
14368373	^ MEBN	Oct 16 2024 03:25:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14378892	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 16 2024 03:37:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
14368199	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 16 2024 03:37:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14400097	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14401060	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14368211	##	Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581

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TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Bangor Borough Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
KEVIN G. MCDONALD	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
ROBERT JOSEPH KIDWELL	on behalf of Debtor Amanda K. Joas rkidwell@newmanwilliams.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Debtor Amanda K. Joas vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Amanda K. Joas)	Case No. 19-14896-pmm
aka Amanda Katherine Joas)	
aka Amanda Joas)	
)	Chapter: 13
Debtor(s).)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 15, 2024

For The Court

Timothy B. McGrath
Clerk of Court